

Recording Requested by
Countrywide Bank, N.A.

AND WHEN RECORDED MAIL TO:

Countrywide Bank, N.A.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: **LISA ALONZO**
CLD Deficiency Department
DOC. ID#: **000670693372005N**

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE
DEED OF TRUST (LINE OF CREDIT)**

MIN#: 100133700012674936

This Loan Modification Agreement (the "Agreement"), made this **3rd** day of **October**, **2006** between **DEBORAH L JENKINS**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **DEED OF TRUST (LINE OF CREDIT)** dated **April 28, 2006** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, **P.O. Box 2026, Flint, Michigan 48501-2026**) and recorded on **May 05, 2006** as **Book Number 2465, Page Number 761** in the Official Records of the **DESOTO** County, State of **MISSISSIPPI** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**4143 HOLLINGSWORTH CV
OLIVE BRANCH, MS 38654**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

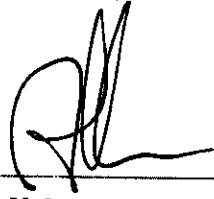
- **TO ADD THE DECLARATION VERBIAGE OF "THE COVENANTS, CONDITIONS , AND RESTRICTION FILED OF RECORD THAT AFFECT THE PROPERTY" TO PAGE 2 OF 3 ON THE PUD RIDER.**

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Bank, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a second lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

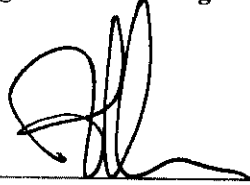
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Countrywide Bank, N.A.

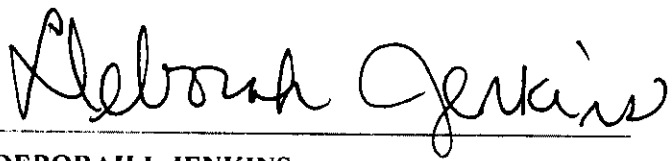


By: **Allen Kalust**
Its: **1st Vice President**

Mortgage Electronic Registration Systems, Inc.



By: **Allen Kalust**
Its: **1st Vice President**



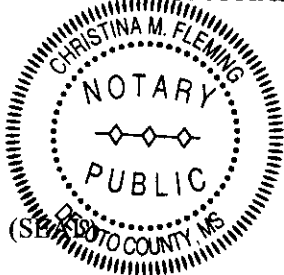
DEBORAH L JENKINS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF MississippiCOUNTY OF DeWitt)
) SS.
)On this 4th Day of November 2006, BEFORE ME,Christina M. Fleming, (Notary Public)

personally appeared, **DEBORAH L JENKINS**, personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL



Christina M. Fleming
Notary Public

Commission Expires: May 3, 2010

STATE OF CALIFORNIA

)

) SS.

COUNTY OF VENTURA

)

On this 5th day of Dec 2006, before me, **Tricia Reynolds**, Notary Public, personally appeared **Allen Kalust**, 1st Vice President for Countrywide Bank, N.A., personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



(SEAL)

Tricia Reynolds
Notary Public

Commission Expires: _____

April 29, 2007

STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
)

On this 5th day of Dec. 2006, before me, **Tricia Reynolds**, Notary Public, personally appeared **Allen Kalust**, **1st Vice President** for Mortgage Electronic Registration Systems, Inc., personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



(SEAL)

A handwritten signature in cursive script, reading "Tricia Reynolds", written over a horizontal line. Below the line, the words "Notary Public" are printed.

Commission Expires: _____

April 29, 2007